

**AMENDMENTS**

**In the claims:**

1. (Twice Amended) A method comprising:
  - establishing an electronic connection between a network processor and a payroll system;
  - establishing a payroll deduction card account to enable an employee to charge a purchase to said payroll deduction card account to pay for a purchase made from a participating merchant;
  - receiving a request from said participating merchant to apply a charge to said payroll deduction card account;
  - cross referencing the payroll deduction card account to the payroll of said employee,
  - wherein said charge applied to said payroll deduction card account is automatically and dynamically deducted from said payroll;
  - determining an amount to be deducted from one or more of said employee's future paychecks, based on the amount of said charge;
  - transmitting an instruction to said payroll system to cover said charge on said employee's payroll deduction card account;
  - applying said amount to be deducted to said payroll deduction card account for one or more successive pay periods; and
  - deducting from said payroll automatically and dynamically the amount of said charge, wherein said participating merchant is not said employee's employer.
2. (Amended) The method of claim 1 further comprising:
  - establishing a number of pay periods during which payroll deductions can occur;
  - establishing a credit limit for said employee; and
  - deducting said amount to be deducted from said employee's paycheck for more than one successive pay period.